

Chapter 8

Military Benefits



Count Your Benefits

The benefits listed here are available to Army Reserve service members and their dependents at all times with the exception of healthcare (unless mobilized). Reserve service members have a green ID card that says "U.S. Army Reserve" and dependents ID cards are pink. The cards are coded to show the benefits to which you are entitled. You must be enrolled in the DEERS computer system and have a valid military ID card to use your benefits. When Reservists are called to active duty for more than 31 days you should get an active duty ID card even if you do not plan to use your benefits. The dependent's active duty ID card is tan and will be coded to show that you are eligible for healthcare benefits. Please see the explanation below of healthcare benefits for Reservists on active duty.

PX and Commissary Privileges

Army Reservists can shop at the Army Post Exchange (PX), Air Force Base Exchange (BX), or other military exchanges. These stores are like a department store and are operated by the Army-Air Force Exchange Service, AAFES. Reservists and their family members are entitled to unlimited PX/BX shopping. Presentation of a valid military I.D. card is required. To order from the PX catalog, soldier and family members must be enrolled in DEERS.

Reservists can also shop at the commissary, which is a supermarket. Reservists are issued a Commissary Privilege Card that allows up to 24 discretionary commissary visits per calendar year for Reservists who have performed at least 12 days of active duty in the previous calendar year. This card is distributed annually in December. You must present a military I.D. card and Commissary Privilege Card for discretionary visits. Reservists also have unlimited commissary privileges when on active duty for short duration. You must present the service members orders for active duty and your military I.D. card (in other words, you can go to the commissary on the days the soldier is on active duty. A copy of the duty orders is shown instead of the Commissary Privilege Card). When mobilized for more than 31 days, Reservists and their dependents have unlimited commissary privileges. You must present an active duty military I.D. card.

Healthcare Available To Dependents

Families are eligible for military health care benefits when reservists are called to active duty for 30 days or more. Several forms of care are offered:

- On a space-available basis at military hospitals and clinics if living within a 50-mile radius.
- Some Reservists may receive coverage through TRICARE Extra, a modification of TRICARE Standard, or CHAMPUS.

- Coverage through TRICARE Prime is offered in selected areas for families of Reservists activated for 179 days or more. Health care at military facilities is free, with the exception of inpatient care.

Civilian contractors that cover sections of the United States manage Tricare. See the web site for more Tricare information (www.tricare.osd.mil)

Reservists activated for Operation Noble Eagle/Enduring Freedom are exempt from the TRICARE STANDARD annual deductible. TRICARE STANDARD pays 80 percent of **allowable** outpatient and professional care from civilian hospitals and physicians when that care is not available at a military facility. TRICARE STANDARD also pays health care costs not covered by a civilian plan, up to the amount of TRICARE STANDARD's **allowable** charge. If care is received in a military hospital or clinic, the family's civilian health insurance carrier is billed. Like all health care plans, TRICARE STANDARD has specific rules concerning what services are covered, the allowable charge for each service and whether the beneficiary needs **permission to receive the service**.

To be eligible for any military health care benefits, reservists and family members must be enrolled in the Defense Enrollment/Eligibility Reporting System. Dependents with military I.D. cards are automatically in DEERS.

Health Insurance Choices Available to Reservists

For those who are deploying for an extended period of time, it is important to consider the best way to handle health insurance issues for your families. There are several options; **the most important thing you can do is to discuss this issue with the personnel representatives at your place of work. If your spouse works, and is covered by a group**

health insurance plan, he or she should meet with the personnel representatives at his or her place of work. You should compare information provided to you both to determine how best to manage this

issue during the deployment. The following options are most often available:

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- **Option 1.** The best option for the family is usually to continue current insurance during the deployment. This option may require that you pay an additional amount to cover the portion that the employer normally funds. Experience provides, however, that families are more comfortable with the health care that they are used to receiving. It is difficult to change for even an extended deployment. Further, the deployment will be stressful enough without having to change doctors, etc.
- **Option 2.** If the soldier's spouse works, compare the cost of maintaining the soldier's health insurance carrier to the available benefits from the spouse's health care plan. The two may be comparable, and, if so, the spouse's plan may be cheaper to maintain during the deployment. Be sure to compare the following items. This list is not complete, but it is a starting point. Make sure that you are comparing like provisions in each plan before you decide to switch.
 - Catastrophic coverage. What is covered; how long may the insured be hospitalized; what percentage of inpatient care is covered?
 - Prescriptions. Is there a requirement to provide a copayment; are certain drugs or medications excluded from the plan?
 - Routine care. How available is specialty care? Does the patient have to see a primary physician before seeing a specialist? If so, can you see a specialist even if the primary care physician refuses to make the referral? Is there a copayment for routine care? Are certain kinds of care excluded from the plan? How do you choose the physician(s) who will see your family?
 - Qualification for coverage. Are certain pre-existing illnesses excluded from coverage under the plan? Are certain illnesses excluded completely?
 - Cost. Check for hidden costs or unclear language about payments. Make sure that the claims process makes sense. How long does it take to process a claim? Is there an easily accessible help/complaint line?
- **Option 3.** If neither the soldier's plan, nor the spouse's plan is attractive, your family may use

military health care, or the TRICARE system.

IN ORDER TO TAKE ADVANTAGE OF THIS BENEFIT, ALL FAMILY MEMBERS WHO ARE ELIGIBLE MUST BE REGISTERED IN DEERS. IF YOU ARE NOT SURE WHETHER YOU ARE REGISTERED, OR IF YOU DON'T KNOW WHETHER CERTAIN FAMILY MEMBERS ARE ELIGIBLE FOR MILITARY BENEFITS, CONTACT YOUR UNIT FULL-TIME REPRESENTATIVE. If

you choose the military health option, investigate where the nearest primary care facility is in relation to your home. Find out where the nearest inpatient care facility is, and determine what kinds of treatment are provided at these facilities. You have to determine how much of a hassle it will be to use military healthcare.

If your family normally relies on the health care plan provided by the spouse's employer, you are in good shape, and you will not have to change your method for obtaining healthcare during the deployment. The key to success is to do your homework.

Dental Care

Beginning February 1, 2001, Reserve Component members and their family members are eligible for the same comprehensive, worldwide dental program previously available only to active duty family members sponsored by United Concordia. The TRICARE Dental Program (TDP) affords you the opportunity to select coverage for yourself and/or your family members. See your Unit Administrator for information. TDP dental benefits for Reservists and their family members include coverage for:

- Diagnostic and preventative services (exams, cleanings, x-rays)
- Basic restorative services (fillings)
- Other restorative services (crowns)
- Endodontics (root canals)

- Peridontics (gum surgery)
- Prosthodontics (dentures)
- Oral surgery (extractions)
- Orthodontics (braces)

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Civilian Health Insurance

Activated Reservists may want to continue their civilian health insurance for themselves and their families. Cost depends on the individual employer. Navigating the military healthcare system can be tricky. If you are receiving care off post, you have the least out of pocket expense if you use health care providers who accept TRICARE. This can be difficult in some areas. If the Reservist does not continue the civilian coverage, it must be reinstated immediately upon reemployment.

Insurance Benefits

Reservists and spouses of reservists are eligible for low-cost life insurance under Service members Group Life Insurance (SGLI). "Gray area" retirees (those who are not yet receiving retirement pay) are also eligible for SGLI. For more information, call (800) 419-1473. Reservists can retain government life insurance benefits if they leave the Reserves before a 20-year retirement or become eligible to draw retirement pay through Veterans Group Life Insurance (VGLI). The Retired Reserve Servicemen's Group Life Insurance program was eliminated in October 1996 and replaced with the VGLI program. Unlike the Retired Reserve SGLI, retired Reservists can retain lifetime coverage under VGLI instead of being cut off from coverage when drawing retired pay or reaching age 61.

Job Protection

As a Reservist, you are protected against discrimination in hiring, employment, retention and loss of any benefits of employment as a result of your Reserve status. No employer may discriminate against a Reservist because of the employee's Reserve commitment or duty. This means an employer cannot release Reservists from employment, nor deprive them of any normal employment benefits in the areas of pay, status or promotion opportunities because of their commitment. The Uniformed Services Employment and Reemployment Rights Act also provides for reemployment rights after Active Duty for Training, Annual Training or Inactive Duty Training drills, whether voluntary or involuntary. Provisions of the law provide reemployment rights for Reservists who are disabled or hospitalized during training. If you are a career federal government employee, you're entitled to leave with pay for up to 15 days a year

when on Annual Training or Active Duty for Training. In addition, you receive your full military pay. The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590, is available to support Reservists in issues relating to their reemployment rights. One of the best ways to inform your employer about your military schedule is to give him or her a copy of the yearly training schedule.

Income Tax Breaks

You may be able to deduct some of the expenses associated with inactive duty drills. These include:

- Transportation to a drill if the location is outside the city or area of your primary employment;
- Meals, lodging and round-trip expenses in excess of reimbursements if you are required to stay overnight in the performance of duties;
- Dues for membership in Reserve-oriented associations;
- Personal items lost in performance of military duties;
- Educational expenses for tuition, books and travel when undertaken primarily for maintaining or improving your Army Reserve skills or meeting Army Reserve requirements.

Because tax laws change, you should consult the IRS or a tax accountant for specific information about how business expense deductions apply to your tax situation.

Recreation Facilities

Through its Morale, Welfare and Recreation services, the military offers a wide variety of recreational facilities. You are eligible to use post/base fitness centers, golf courses, bowling alleys, etc. The military also operates hotels in several locations, including Hawaii, Germany, and DisneyWorld in Orlando, FL. Reservists can take advantage of these perks whether or not they are called to active duty.

For more information, log on to:

www.offdutytravel.com

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Money for College and Vocational Training Montgomery GI Bill-Selected Reserves (MGIB-SR)

If you're attending (or planning to attend) college or vocational school, you may qualify for the Army Reserve's Montgomery GI Bill-Selected Reserve Educational Assistance Program. A six-year enlistment or reenlistment can qualify a Reservist for up to 36 months of full-time benefits under the MGIB-SR. This money can be applied toward student expenses for:

- Undergraduate study (including a second baccalaureate degree).
- Graduate study.
- Vocational technical training.
- Flight training (commercial license only), or other academic programs approved by the Veterans Administration

Under the MGIB-SR, full-time students currently qualify for up to \$272 per month for 36 academic months. Three-quarter time students may receive \$204 per month for up to 48 months for each month they attend classes. Half-time students may receive \$135 per month for up to 72 months when they are in school. Eligibility criteria and additional information can be found in Army Regulation 135-7, Chapter 8 or by calling the 88th RSC Education Office at 1-800-THE-ARMY, ext. 3081.

Tuition Assistance (TA)

Tuition Assistance is authorized on a course-by-course basis only for courses that are part of a soldier's educational goal. TA may be used to defray tuition costs, instructional fees, and laboratory or shop fees up to the following limits:

- 75% of tuition up to \$187.50 per semester hour or \$125.00 per quarter hour, whichever is less.
- A maximum total per fiscal year of \$3,500.00

To be eligible for TA, the soldier:

- Must be a drilling reservist in good standing.
- Must have completed Phase 1 of basic training.
- May use MGIB benefits simultaneously if taking 6 or more credit hours.
- Must declare an educational goal leading to a certificate or a credential higher than current degree level, capping at master's level.
- If enlisted, must have sufficient time remaining on their term of service to complete the course before separation.

- If commissioned or warrant officer, have at least 4 years of Selected Reserve service remaining from the completion date of the course for which TA is provided.

All required paperwork for the TA program must be submitted to the 88th RSC Education Office before the course begins. The required forms are available from the soldier's unit or on the Internet at the 88th RSC web site at www.usarc.army.mil/88thrrsc.

Education Programs

DANTES Testing Program

DANTES is a Department of Defense agency that provides educational support to the military community worldwide. Their "Credit-By-Examination" testing program is one of the education opportunities available to Reservists. Taking "credit-by-examination" tests allows soldiers and their spouses to earn accredited, academic credit for what they already know. The credits earned can be used towards almost any college degree. The College Level Examination Program (CLEPS), DANTES Subject Standardized Testing program, and Excelsior College Examinations program are the most commonly used "credit-by-examination" programs to verify prior learning. College admissions tests and professional certification examinations are also available for reservists to take free of charge. Visit the DOD Voluntary Education web site at www.voled.doded.mil for additional information.

Military Evaluation Program

Credit recommendations for many Military Occupational Specialties (MOS) are published in *The Guide to the Evaluations of Educational Experiences in the Armed Services (ACE Guide)*. In order to receive credit, reservists must furnish their college with an Army/ACE Registry Transcript System (AARTS) transcript or an "Application for the Evaluation of Learning Experiences During Military Service" (DD Form 295). The actual determination of credits is determined by school policy. Reservists should visit the AARTS web site at www.leavenworth.army.mil/aarts to find out if they qualify for a transcript. Soldiers that do not qualify should contact the 88th RSC Education Office at 1-800-THE-ARMY, ext. 3081.

Space Available Travel

Army Reservists are eligible for space available travel on military aircraft within the continental United States, Alaska, Hawaii, Guam, Virgin Islands and Puerto Rico. Because official duty passengers can displace you from an aircraft at any point en

route, it's smart to be flexible. For example, be prepared to provide your own return transportation. When flying as a reservist you may wear civilian clothes, have your military ID card with you and have a DD Form 1853 signed by your unit commander. Passengers are

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processed on a first-come, first-served basis. No reservations can be made. Reserve dependents are not eligible for space available travel unless their soldier is deployed for 120 days or more. Active Duty dependents are eligible only when traveling with their sponsor or during a Permanent Change of Station (PCS) move. Check <http://public.scott.af.mil/hqamc/> for more information.

Home Loans

As a member of the Army Reserve, you may qualify for a Veterans Administration (VA) or approved Federal Housing Administration (FHA) loan. The down payment and interest rates are usually lower than conventional home loans. To be eligible, you must have served at least 90 days of continuous active duty during wartime (including the Persian Gulf War) or 180 days of continuous active duty during peacetime. You'll need a VA certificate of eligibility. For those whose active duty service began after 1980

enlisted) and 1981 (officer), two years of continuous active service are required. To receive a certificate, complete VA Form 26-8261 (Request for Certificate of Veteran Status) and submit it to any regional VA office for processing.

Special Leadership Opportunities

You can apply for Officer Candidate School (OCS) if you're an U.S. citizen with at least 60 accredited semester hours of college and are between your 19th and 29th birthdays.

Warrant Officer Candidate School

U.S. citizens between ages 19 and 46 have a chance to become Army Reserve systems managers through Warrant Officer Candidate School (WOCS) in as little as a year. As a specialized expert and trainer, you operate and administer the USAR's equipment, support activities or technical systems.

Veterans Benefits

The survivor of a soldier who dies during Annual Training or Active Duty for Training receives a death gratuity. Call the Veterans Administration at (800) 827-1000 for more information.

Retirement Pay

As a Reservist attending regular monthly drills and Annual Training, you are building up points toward retirement pay. You are eligible to receive retirement checks once you

Reach age 60 with 20 years of qualifying service. Retirement pay is based on points earned during both active duty and Reserve drill days, plus certain other activities. Although the formula for calculating benefits can change and depends on rank and length of service, here is a general formula:

1. Total Number of Points divided by 360 days = Years of Service
2. Years of Service x .025 = Percentage of Pay Due
3. Percentage x Current Base Pay = Retirement Pay Per Month.

Medical and Dental Care for Retirees

Once you are receiving retirement pay, you and your spouse may be eligible for medical care at military medical facilities on a space available basis. You may also be eligible for TRICARE Standard. Retirees and their spouse age 65 and older may be eligible for the Senior Pharmacy Program and TRICARE for Life, a secondary payer to Medicare. For more information, please visit the TRICARE website at: www.tricare.osd.mil

Survivor Benefit Plan

If you choose to enroll in the Survivor Benefit Plan, your spouse or beneficiary will receive up to 55 percent of your monthly retirement pay when you die. The premium is paid with deductions from the monthly retirement paycheck. Cost is 2.5% of the first \$300 of monthly pay. Reservists who have completed 20 years of service can participate even if they are not yet 60 years old. Family members of a deceased "gray area" retiree are eligible for medical benefits even if the retiree did not elect the Survivor Benefit

Plan. Eligibility begins on the date when the retiree would have turned age 60. *Reference: Army Regulation 135-180*

Thrift Savings Plan (TSP)

The TSP is an optional retirement savings and investment plan designed to provide retirement income. Reservists in any pay status can contribute to the TSP by initiation the required forms at the unit level.

Other benefits

Benefits and services Reserve families can expect if a spouse is activated:

- Extension of the federal tax filing deadline if the spouse is deployed overseas in support of certain Operations.
- Eligibility for financial help from Army Emergency Relief.

Contact the full-time point of contact of your unit for details.

Making Sure You Get Your Benefits

If you experience a problem with your Reserve pay or promotion, notify your first line leader or supervisor immediately and ask for help. Many of the benefits such as PX, commissary and space available travel have specific procedures you must follow to use them. Civilian education, military schooling, officer programs and retirement benefits require applications.

Some sources of help for obtaining Reserve benefits:

- Use your chain of command first, starting with your immediate supervisor.
- Soldiers and Sailors Civil Relief Act, especially for those mobilized.